

Table I.D.3.a(2008) Percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	28.3%	21.8%	31.3%	34.3%	33.5%	25.4%	29.1%	28.1%
Industry group **								
Agric., fish., forest.	38.2%	.	.	.	.	.	32.7% *	44.8%
Mining and manufacturing	24.0%	23.1%	39.4%	28.1%	23.5%	21.0%	29.3%	23.1%
Construction	34.4%	27.5%	36.1%	39.0%	35.7%	27.8%	36.2%	32.2%
Utilities and transp.	26.6%	43.9%	25.6% *	35.4%	30.1%	23.3%	36.6%	24.7%
Wholesale trade	25.6%	15.1% *	22.7%	38.9%	26.1%	21.5%	29.2%	24.8%
Fin. svcs. and real estate	28.8%	13.6%	37.9%	44.5%	29.7%	28.1%	30.7%	28.6%
Retail trade	31.0%	20.8% *	32.8%	43.8%	56.0%	22.6%	30.6%	31.2%
Professional services	26.8%	21.5%	26.9%	32.9%	35.8%	23.2%	26.5%	26.9%
Other services	33.6%	19.8%	27.7%	29.8%	50.7%	34.0%	23.5%	36.6%
Ownership								
For profit, incorporated	28.8%	21.0%	31.6%	35.2%	33.6%	26.2%	29.5%	28.6%
For profit, unincorporated	30.2%	22.4%	38.9%	36.7%	45.6%	25.2%	30.5%	30.1%
Nonprofit	25.1%	27.8%	16.6% *	28.5%	29.3%	22.7%	23.5%	25.3%
Age of firm								
Less than 5 years	28.1%	17.3%	37.5%	32.4%	43.3%	20.5% *	26.5%	31.7%
5-9 years	35.6%	22.1%	37.0%	37.7%	55.0%	21.3%	30.7%	40.2%
10-19 years	33.4%	22.9%	38.6%	41.1%	45.3%	19.3%	33.7%	33.3%
20 or more years	27.4%	21.8%	26.7%	32.6%	30.3%	25.0%	27.4%	27.4%
Unknown	26.8%	.	.	22.8% *	26.8%	26.9%	6.5% *	26.9%
Multi/single status								
2 or more locations	26.7%	18.0% *	33.7%	39.8%	31.0%	25.4%	30.2%	26.7%
1 location only	31.2%	21.8%	31.2%	33.4%	36.6%	26.0%	29.0%	33.6%
Percent full-time employees								
Less than 25%	18.3%	76.4%	19.3% *	29.1% *	32.8%	11.2%	28.6% *	15.4%
25-49 %	34.4%	38.8%	35.8%	29.1% *	40.7%	32.8%	30.2%	36.1%
50-74 %	29.8%	27.5%	31.5%	25.3%	39.5%	27.9%	27.1%	30.7%
75% or more	28.2%	19.6%	31.4%	35.7%	32.7%	25.5%	29.4%	27.9%
Union presence								
No union employees	30.7%	21.4%	32.4%	36.0%	35.9%	27.5%	29.8%	31.0%
Has union employees	20.8%	32.3% *	14.9% *	25.8%	22.1%	19.9%	24.6%	20.5%
Unknown	28.8%	.	.	11.2% *	34.1%	29.3%	4.7% *	29.4%
Percent low wage employees								
50% or more low wage	32.3%	25.9%	36.9%	39.9%	35.0%	29.2%	34.7%	31.7%
Less than 50% low wage	27.8%	21.2%	30.7%	33.7%	33.2%	25.1%	28.4%	27.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.3.a(2008) Standard error for percent of total premiums for exclusive-provider plans contributed by employees enrolled in family coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.75%	1.97%	2.14%	2.85%	1.91%	0.47%	1.69%	0.68%
Industry group **								
Agric., fish., forest.	10.81%	.	.	.	.	.	12.50% *	12.23%
Mining and manufacturing	1.01%	2.97%	6.49%	1.61%	2.07%	1.00%	3.17%	1.10%
Construction	3.40%	7.99%	6.47%	5.32%	4.69%	5.16%	4.83%	2.35%
Utilities and transp.	2.61%	11.34%	7.75% *	6.10%	6.65%	2.00%	5.64%	3.09%
Wholesale trade	1.91%	6.09% *	5.90%	6.42%	4.68%	2.49%	5.24%	2.24%
Fin. svcs. and real estate	1.05%	3.71%	7.59%	3.83%	2.31%	0.51%	5.33%	0.76%
Retail trade	2.91%	7.77% *	6.46%	6.26%	3.64%	2.92%	3.08%	3.22%
Professional services	0.93%	6.21%	2.70%	3.74%	3.70%	0.65%	1.63%	1.04%
Other services	1.62%	4.42%	5.90%	3.83%	4.56%	2.44%	2.61%	1.99%
Ownership								
For profit, incorporated	0.95%	2.93%	2.38%	3.04%	1.87%	0.53%	2.06%	0.79%
For profit, unincorporated	1.81%	5.00%	6.63%	3.73%	3.60%	2.22%	2.95%	2.11%
Nonprofit	1.53%	6.86%	5.83% *	3.60%	3.17%	1.53%	4.15%	1.68%
Age of firm								
Less than 5 years	2.36%	4.60%	7.45%	4.94%	8.00%	7.69% *	3.20%	4.00%
5-9 years	3.84%	3.20%	5.47%	6.79%	7.52%	6.29%	2.56%	6.27%
10-19 years	1.98%	3.34%	4.77%	4.66%	3.29%	3.95%	3.06%	2.51%
20 or more years	0.81%	3.13%	2.69%	3.11%	1.68%	0.81%	1.99%	0.85%
Unknown	0.76%	.	.	6.98% *	4.98%	0.84%	3.14% *	0.76%
Multi/single status								
2 or more locations	0.58%	6.56% *	7.95%	4.60%	2.31%	0.37%	5.22%	0.55%
1 location only	1.55%	1.98%	2.23%	2.99%	2.59%	3.07%	1.69%	1.86%
Percent full-time employees								
Less than 25%	3.79%	22.19%	13.00% *	8.75% *	4.84%	3.12%	10.97% *	2.55%
25-49 %	3.84%	8.09%	7.24%	9.72% *	5.36%	2.12%	4.63%	4.35%
50-74 %	1.51%	4.82%	6.87%	4.10%	3.24%	1.88%	2.32%	1.67%
75% or more	0.73%	1.95%	2.32%	2.87%	2.22%	0.36%	1.86%	0.74%
Union presence								
No union employees	0.89%	2.16%	2.10%	2.47%	1.85%	0.60%	1.68%	0.88%
Has union employees	1.33%	11.41% *	7.07% *	5.77%	4.27%	1.59%	6.12%	1.15%
Unknown	2.01%	.	.	8.31% *	5.92%	2.22%	1.52% *	2.16%
Percent low wage employees								
50% or more low wage	2.25%	6.77%	4.94%	3.63%	4.55%	1.68%	4.98%	2.60%
Less than 50% low wage	0.69%	1.89%	2.07%	2.97%	1.63%	0.53%	1.57%	0.62%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

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